

**Fill in this information to identify your case:**

Debtor 1	<u>Taureser</u>	<u>Y</u>	<u>Jones</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Northern</u>	District of:	<u>Illinois</u>
			(state)
Case number (if known)	<u>19-08669</u>		

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed

Official Form 113

Chapter 13 Plan

12/17

**Part 1: Notices**

**To Debtors:** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies.*

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 8	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

**Part 2: Plan Payments and Length of Plan**

**2.1 Debtor(s) will make regular payments to the trustee as follows:**

\$175.00 per month for 36 month(s)

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

Debtor 1	<u>Taureser</u>	<u>Y</u>	<u>Jones</u>	Case number	<u>19-08669</u>
	First Name	Middle Name	Last Name	(if known)	

**2.2 Regular payments to the trustee will be made from future income in the following manner:**

*Check all that apply.*

- ☐ Debtor(s) will make payments pursuant to a payroll deduction order.
- ☒ Debtor(s) will make payments directly to the trustee.
- ☐ Other (specify method of payment):

**2.3 Income tax refunds.**

*Check one.*

- ☐ Debtor(s) will retain any income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- ☒ Debtor(s) will treat income tax refunds as follows: On or before April 20th of the year following the filing of the case and each year thereafter, the Debtor(s) shall submit a copy of the prior year's filed federal tax return to the Chapter 13 Trustee. The Debtor(s) shall tender the amount of any tax refund received while the case is pending in excess of \$1,200.00 to the Trustee. The tax refunds shall be treated as additional payments into the plan and must be submitted within 7 (seven) days of receipt of each such refunds by the Debtor(s).

**2.4 Additional payments.**

*Check one.*

- ☒ **None.** *If "None" is checked, the rest of § 2.4 need not be completed or reproduced.*

**2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$6,300.00**

**Part 3: Treatment of Secured Claims**

**3.1 Maintenance of payments and cure of default, if any.**

*Check all that apply.*

- ☒ **None.** *If "None" is checked, the rest of § 3.1 need not be completed or reproduced.*

Debtor 1	<u>Taureser</u>	<u>Y</u>	<u>Jones</u>	Case number	<u>19-08669</u>
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**3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.**

*Check one.*

☒ **None.** *If "None" is checked, the rest of § 3.2 need not be completed or reproduced.*  
*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*

**3.3 Secured claims excluded from 11 U.S.C. § 506.**

*Check one.*

☒ **None.** *If "None" is checked, the rest of § 3.3 need not be completed or reproduced.*

Debtor 1	<u>Taureser</u>	<u>Y</u>	<u>Jones</u>	Case number	<u>19-08669</u>
	First Name	Middle Name	Last Name	(if known)	

**3.4 Lien avoidance.**

*Check one.*

☒ **None.** *If "None" is checked, the rest of § 3.4 need not be completed or reproduced.*  
*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*

**3.5 Surrender of collateral.**

*Check one.*

☒ **None.** *If "None" is checked, the rest of § 3.5 need not be completed or reproduced.*

Debtor 1 Taureser Y Jones Case number 19-08669  
First Name Middle Name Last Name (if known)

#### Part 4: Treatment of Fees and Priority Claims

##### 4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

##### 4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 6.00% of plan payments; and during the plan term, they are estimated to total \$378.00

##### 4.3 Attorney's fees

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$3,650.00

##### 4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

##### 4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

#### Part 5: Treatment of Nonpriority Unsecured Claims

##### 5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply.

☐ The sum of

☒ 10.00% of the total amount of these claims, an estimated payment of \$3,558.80

☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$0.00 Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

Debtor 1	<u>Taureser</u>	<u>Y</u>	<u>Jones</u>	Case number	<u>19-08669</u>
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>	<small>(if known)</small>	

**5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.** *Check one.*

☒ **None.** *If "None" is checked, the rest of § 5.2 need not be completed or reproduced.*

**5.3 Other separately classified nonpriority unsecured claims.** *Check one.*

☒ **None.** *If "None" is checked, the rest of § 5.3 need not be completed or reproduced.*

Debtor 1 Taureser Y Jones Case number 19-08669  
First Name Middle Name Last Name (if known)

## Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.*

- ☐ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.
- ☒ **Assumed items.** Current installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage (Refer to other plan section if applicable)	Estimated total payments by trustee
Landlord	1 Year residential lease	\$1,150.00	\$0.00		\$0.00

Disbursed by:

- ☐ Trustee  
☒ Debtor(s)

## Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon.

*Check the applicable box:*

- ☐ plan confirmation.  
☒ entry of discharge  
☐ other

## Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

- ☒ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

## Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below; otherwise the Debtor(s) signatures are optional. The attorney for the Debtor(s), if any, must sign below.

X

Signature of Debtor 1

Executed on

MM / DD / YYYY

X

Signature of Debtor 2

Executed on

MM / DD / YYYY

X

/s/ Milena Crevar

Signature of Attorney for Debtor(s)

Date

3/27/2019

MM / DD / YYYY

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

## Exhibit: Total Amount of Estimated Trustee Payments

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The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a.	<b>Maintenance and cure payments on secured claims</b> <i>(Part 3, Section 3.1 total)</i>	<u>\$0.00</u>
b.	<b>Modified secured claims</b> <i>(Part 3, Section 3.2 total)</i>	<u>\$0.00</u>
c.	<b>Secured claims excluded from 11 U.S.C. § 506</b> <i>(Part 3, Section 3.3 total)</i>	<u>\$0.00</u>
d.	<b>Judicial liens or security interests partially avoided</b> <i>(Part 3, Section 3.4 total)</i>	<u>\$0.00</u>
e.	<b>Fees and priority claims</b> <i>(Part 4 total)</i>	<u>\$4,028.00</u>
f.	<b>Nonpriority unsecured claims</b> <i>(Part 5, Section 5.1, highest stated amount)</i>	<u>\$3,558.80</u>
g.	<b>Maintenance and cure payments on unsecured claims</b> <i>(Part 5, Section 5.2 total)</i>	<u>\$0.00</u>
h.	<b>Separately classified unsecured claims</b> <i>(Part 5, Section 5.3 total)</i>	<u>\$0.00</u>
i.	<b>Trustee payments on executory contracts and unexpired leases</b> <i>(Part 6, Section 6.1 total)</i>	<u>\$0.00</u>
j.	<b>Nonstandard payments</b> <i>(Part 8, total)</i>	+ \$0.00
<b>Total of lines a through j</b>		<div><u>\$7,586.80</u></div>



**Certificate of Notice Page 9 of 10**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Taureser Y Jones  
 Debtor

Case No. 19-08669-LAH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: carmstead  
 Form ID: pdf001

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Mar 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2019.

db  
 27685595 +Taureser Y Jones, 573 N PINE AVE, Chicago, IL 60644-1529  
 +Americas Financial Choice, 77 W WASHINGTON # 400, C/O PEKAY & BLITSTEIN PC,  
 Chicago, IL 60602-3323  
 27685584 +BARCLAYS BANK DELAWARE, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
 27685599 +Bank of America, Po Box 982284, El Paso, TX 79998-2284  
 27685603 +Chase, P.O. Box 36520, Louisville, KY 40233-6520  
 27685593 +Citi Bank, 2295 N Milwaukee Ave, Chicago, IL 60647-2952  
 27685588 +City of Chicago, 29 N Wacker Drive 550, c/o Markoff Law LLC, Chicago, IL 60606-2851  
 27685591 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
 (address filed with court: Direct TV, 2230 E. Imperial Hwy, El Segundo, CA 90245)  
 27685601 +Dollar Rent A Car, INC, 5300 S Howell Ave, Milwaukee, WI 53207-6106  
 27685577 +FED LOAN SERV, P.O. Box 69184, Harrisburg, PA 17106-9184  
 27685605 +FIRST THIRD, 1725 N. Harlem Ave, Chicago, IL 60707-4370  
 27685583 +FIRST PREMIER BANK, c/o Jefferson Capital Systems LLC PO Box, c/o Linda Dold,  
 Saint Cloud, MN 56302  
 27685600 +Hertz, 851 e Roosevelt Rd, Lombard, IL 60148-4744  
 27685590 +IDHS- IL dept of human services, 100 South Grand Avenue East, Springfield, IL 62762-0002  
 27685606 +Jewel Osco, 2501 W Grandview Rd, Phoenix, AZ 85023-3105  
 27694589 +Landlord, 1245 North Kildare, Chicago, Illinois 60651-1706  
 27685579 +Navient, PO Box 8961, Madison, WI 53708-8961  
 27685594 +PLS, 6843 N Franklin Ave, Loveland, CO 80538-1180  
 27685589 +Peoples Gas, 200 E. Randolph, Chicago, IL 60601-6302  
 27685598 ++RUSH HEALTH SYSTEMS DAWN PENZETTA, ATTN RUSH BUSINESS SERVICES, 1314 19TH AVENUE,  
 MERIDIAN MS 39301-4116  
 (address filed with court: Rush Foundation Hospital, 1314 19th Ave, Meridian, MS 39301)  
 27685576 +Santander Consumer USA, ATT POC: Janiscia Jackson PO Box 961245, Fort Worth, TX 76161-0244  
 27685597 +Southern New Hampshire University, 2500 No River Road, Manchester, NH 03106-1018  
 27685592 +TCF, 500 Joliet Rd, Willowbrook, IL 60527-5627  
 27685604 +Village of North Riverside, 2401 S DesPlaines Ave, Riverside, IL 60546-1596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

27685581 +E-mail/Text: EBNProcessing@afni.com Mar 29 2019 02:03:05 AFNI, INC, PO Box 3517,  
 Bloomington, IL 61702-3517  
 27685596 +E-mail/Text: cashnotices@gmail.com Mar 29 2019 02:03:59 Americash, 555 Torrence Avenue,  
 Calumet City, IL 60409-3232  
 27685586 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 29 2019 02:08:17  
 CAPITAL ONE BANK USA N, PO BOX 85520, RICHMOND, VA 23285  
 27685585 +E-mail/PDF: creditonebknofications@resurgent.com Mar 29 2019 02:08:21 CREDIT ONE BANK NA,  
 PO BOX 98875, LAS VEGAS, NV 89193-8875  
 27685602 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Mar 29 2019 02:03:56 ComEd,  
 3 Lincoln Center, Bankruptcy Section, Oakbrook Terrace, IL 60181-4204  
 27685578 +E-mail/PDF: pa\_dc\_ed@navient.com Mar 29 2019 02:07:48 DEPT OF ED/NAVIENT, PO BOX 9635,  
 WILKES BARRE, PA 18773-9635  
 27685587 +E-mail/Text: Harris@ebn.phinsolutions.com Mar 29 2019 02:04:31 HARRIS & HARRIS LTD,  
 222 Merchandise Mart Plaza, Suite 1900, Chicago, IL 60654-1421  
 27685580 +E-mail/Text: bkynotice@harvardcollect.com Mar 29 2019 02:04:39 HARVARD COLLECTION SER,  
 4839 ELSTON AVE, CHICAGO, IL 60630-2589  
 27685582 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 29 2019 02:08:25 LVNV FUNDING LLC,  
 PO Box 10587, Greenville, SC 29603-0587

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2019

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: carmstead  
Form ID: pdf001

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Mar 28, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2019 at the address(es) listed below:

Marilyn O Marshall courtdocs@chil3.com  
Milena Crevar on behalf of Debtor 1 Taureser Y Jones mcrevar@semradlaw.com,  
ilnb.courtview@SLFCourtview.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3